

Information to identify the case:

Debtor 1	Eugene John Branco	
	First Name	Middle Name
	Last Name	
Debtor 2 (Spouse, if filing)		
	First Name	Middle Name
	Last Name	
United States Bankruptcy Court District of New Jersey		
Case number: 16-34104-ABA		

Social Security number or ITIN **xxx-xx-5969**

EIN **-----**

Social Security number or ITIN **-----**

EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Eugene John Branco

3/24/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Eugene John Branco
 Debtor

Case No. 16-34104-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 25

Date Rcvd: Mar 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2017.

db	+Eugene John Branco, 2711 Dutch Mill Road, Newfield, NJ 08344-5550
516556880	+Audra Branco, 2711 Dutch Mill Road, Newfield, NJ 08344-5550
516556882	+Branco Hardscaping LLC, 2496 Coles Mill Road, Franklinville, NJ 08322-3018
516556883	+Cabela's Club Visa, PO Box 82519, Lincoln, NE 68501-2519
516556886	+Citizens One Auto Finance, PO Box 7000, Providence, RI 02940-7000
516556887	+Clayton Block Company, Inc., PO Box 3015, Lakewood, NJ 08701-9015
516556889	DiTech, PO Box 7169, Pasadena, CA 91109-7169
516556890	+Liberty Mutual Insurance, PO Box 2027, Keene, NH 03431-7027
516556892	+Michael P Lombardi, Ralph Clayton & Sons, PO Box 3015, Lakewood, NJ 08701-9015
516556893	+Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846
516556894	+Port Richmond Savings, 2522 East Allegheny Avenue, Philadelphia, PA 19134-5197
516577914	+Powers Kirn, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
516556896	+TD Auto Finance, PO Box 16035, Lewiston, ME 04243-9517
516556897	+US Gas/Tuckahoe Fuel, 3344 Tuckahoe Road, Franklinville, NJ 08322-2427
516556899	Wells Fargo Bank, N.A., PO Box 14529, Des Moines, IA 50306-3529

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QJDMARCHAND.COM Mar 24 2017 19:33:00 Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 24 2017 19:52:06 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 24 2017 19:52:03 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516556879	EDI: AMEREXPR.COM Mar 24 2017 19:28:00 American Express, PO Box 360001, Fort Lauderdale, FL 33336-0001
516556881	+EDI: BANKAMER.COM Mar 24 2017 19:28:00 Bank of America, PO Box 15019, Wilmington, DE 19886-5019
516556884	EDI: CITICORP.COM Mar 24 2017 19:28:00 Citi Bank, NA, PO Box 6004, Sioux Falls, SD 57117-6004
516556888	+E-mail/Text: bknottices@mbandw.com Mar 24 2017 19:52:26 Clipper Magazine, c/o McCarthy Burgess & Wolff, 26000 Cannon Road, Cleveland, OH 44146-1807
516556891	+EDI: RMSC.COM Mar 24 2017 19:28:00 Lumber Liquidators/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
516556895	+E-mail/Text: bankruptcy@bbandt.com Mar 24 2017 19:51:55 Sheffield Financial, PO Box 580229, Charlotte, NC 28258-0229
516556898	EDI: WFFC.COM Mar 24 2017 19:28:00 Well Fargo Financial National Bank, PO Box 660431, Dallas, TX 75266-0431

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 516556885 Citimortgage

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2017 at the address(es) listed below:

David A. Thatcher on behalf of Debtor Eugene John Branco dthatcher@thatcherpassarella.com
 Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 Emmanuel J. Argentieri on behalf of Creditor Citizens Bank, NA fka RBS Citizens, N.A.
 bk@rgalegal.com
 Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com

District/off: 0312-1

User: admin
Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Michael E. Blaine on behalf of Creditor TD Auto Finance LLC mblaine@schillerknapp.com,
tshariff@ecf.courtdrive.com;tshariff@schillerknapp.com;kcollins@schillerknapp.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers on behalf of Creditor MASTR Alternative Loan Trust 2005-1, Mortgage Pass
Through Certificates, Series 2005-1, U.S. Bank National Association, as Trustee
ecf@powerskirk.com
William M.E. Powers, III on behalf of Creditor MASTR Alternative Loan Trust 2005-1, Mortgage
Pass Through Certificates, Series 2005-1, U.S. Bank National Association, as Trustee
ecf@powerskirk.com

TOTAL: 8